

Information to identify the case:

Debtor 1	<u>Kevin Daniel Trybend</u>	Social Security number or ITIN	xxx-xx-2917
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-20770-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin Daniel Trybend

9/11/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin Daniel Trybend
Debtor

Case No. 19-20770-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 11, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2023:

Recip ID	Recipient Name and Address
db	+ Kevin Daniel Trybend, 1000 Fourth Street, Canonsburg, PA 15317-1910
sp	+ Betty Mesler, 4150 Washington Road, McMurray, PA 15317-2534
cr	+ Canonsburg Houston Sanitary Authority, 68 E Pike Street, Suite 103, Canonsburg, PA 15317-1375
15002706	+ Bourough of Canonsburg, c/o Michael McCabe, Esq., 1424 Frick Bldg, 437 Grant Street, Pittsburgh, PA 15219-6002
15002707	+ Canonsburg Houston Sewer Auth, 1900 Main Street, Suite 207, Canonsburg, PA 15317-5861
15002708	#+ Clerk of Courts, Washington County Courthouse, 1 South Main Street, Washington, PA 15301-6813
15002711	+ Federal National Mortgage Association, c/o Ann E Swarts, Esq., 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
15002710	+ Federal National Mortgage Association, P.O. Box 650043, Dallas, TX 75265-0043
15025811	++ JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 address filed with court., Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15002713	Jefferson Capital Systems / Verizon Wi, Po Box 1999, Saint Cloud, MN 56302
15002714	+ PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 12 2023 03:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2023 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 12 2023 03:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2023 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Sep 11 2023 23:38:00	Borough of Canonsburg, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15025707	+ Email/Text: csc.bankruptcy@amwater.com	Sep 11 2023 23:38:00	American Water, PO Box 578, Alton, IL 62002-0578
15040259	+ Email/Text: ebnjts@grblaw.com	Sep 11 2023 23:38:00	Borough of Canonsburg, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Sep 11, 2023

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15002709	+ EDI: CCS.COM	Sep 12 2023 03:36:00	Credit Collection Services / Progressive, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15002712	EDI: IRS.COM	Sep 12 2023 03:36:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
15025811	EDI: JEFFERSONCAP.COM	Sep 12 2023 03:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15045792	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Sep 11 2023 23:38:00	LSF11 Master Participation Trust, c/o Caliber Home Loans, 13801 Wireless Way, Oklahoma City OK 73134-2500
15046493	Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2023 23:47:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15002715	+ Email/Text: csc.bankruptcy@amwater.com	Sep 11 2023 23:38:00	PA-American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
15002716	Email/Text: Bankruptcy.Notices@pnc.com	Sep 11 2023 23:38:00	Pnc Bank, N.a., 2730 Liberty Avenue, Pittsburgh, PA 15222
15369701	^ MEBN	Sep 11 2023 23:34:18	U.S. Bank Trust National Association, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
15002717	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 11 2023 23:38:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15019944	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 11 2023 23:38:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LSF11 MASTER PARTICIPATION TRUST
cr		U.S. Bank Trust National Association, not in its i

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2023 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Sep 11, 2023

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on behalf of Creditor LSF11 MASTER PARTICIPATION TRUST bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com

David A. Rice

on behalf of Debtor Kevin Daniel Trybend ricelaw1@verizon.net lowdenscott@gmail.com

Denise Carlon

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF11 Master Participation Trust dcarlon@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com

Michael F. Santicola

on behalf of Creditor Canonsburg Houston Sanitary Authority michael@ssslawyer.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Scott R. Lowden

on behalf of Debtor Kevin Daniel Trybend lowdenscott@gmail.com

Sindi Mncina

on behalf of Creditor LSF11 MASTER PARTICIPATION TRUST smncina@raslg.com

Stephen Russell Franks

on behalf of Creditor LSF11 MASTER PARTICIPATION TRUST amps@manleydeas.com

Thomas Song

on behalf of Creditor LSF11 MASTER PARTICIPATION TRUST pawb@fedphe.com

TOTAL: 11